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MERCHANTS CLUB,
BALTIMORE

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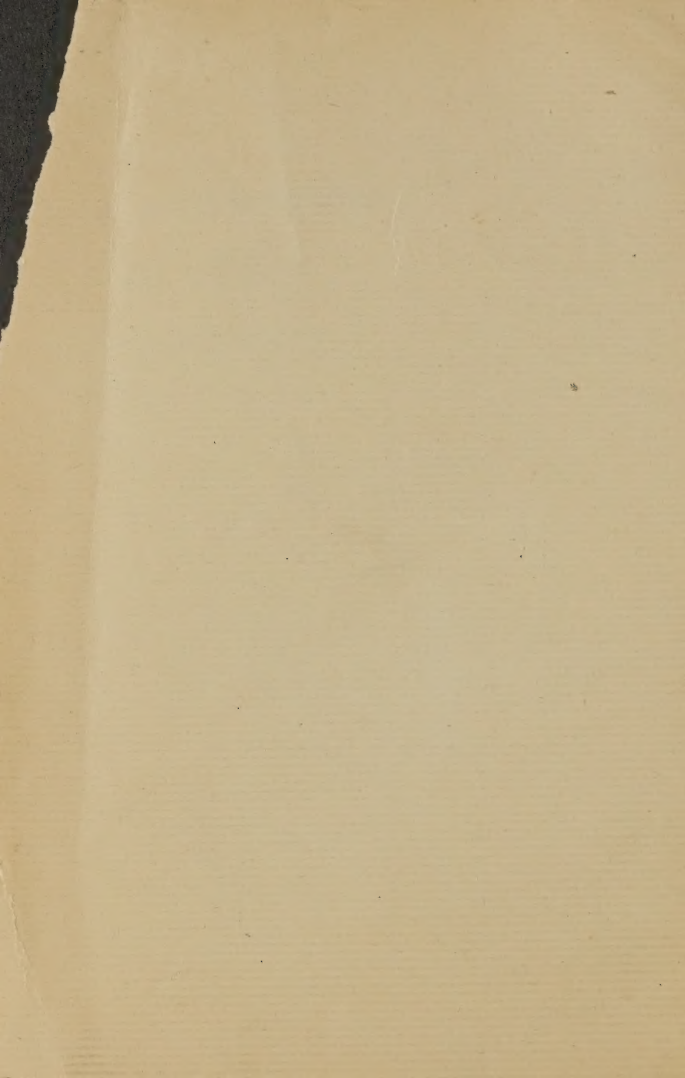
1894

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THE



MERCHANTS CLUB

BALTIMORE, *Md.*

—
1894,
—

NOVEMBER,

AUG 29 1921



DIRECTORS.

1894.

WALTER B. BROOKS,	}	Term expires May, 1895.
J. WILCOX BROWN,		
FRANCIS H. HAMBLETON.		

DAVID L. BARTLETT,	}	Term expires May, 1896.
WILLIAM H. PEROT,		
NICHOLAS S. HILL.		

ANDREW REID,	}	Term expires May, 1897.
CHARLES GOLDSBOROUGH,		
FRANK T. REDWOOD.		

HOUSE COMMITTEE.

FRANCIS H. HAMBLETON,
WILLIAM H. PEROT,
HENRY A. PARR.

MANAGING DIRECTOR.

NICHOLAS S. HILL.

OFFICERS.

1894.

PRESIDENT:

WALTER B. BROOKS.

VICE-PRESIDENT:

CHARLES GOLDSBOROUGH.

TREASURER:

WILLIAM H. PEROT.

SECRETARY:

FRANK T. REDWOOD.

eighteen hundred and eighty six, Walter B. Brooks, James A. Gary, Richard Cromwell, George A. Von Lingen and Skipwith Wilmer, and did severally acknowledge the foregoing certificate to be their act and deed.

JOHN T. MADDUX, J. P.

I, GEORGE WILLIAM BROWN, one of the Judges of the Supreme Bench of Baltimore City, do hereby certify that the foregoing certificate has been submitted to me for examination; and *I do Further Certify*, that the said certificate is in conformity with the provisions of the law authorizing the formation of said corporation.

GEO. WM. BROWN.

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1894

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INCORPORATION CERTIFICATE.

KNOW ALL MEN BY THESE PRESENTS, That we, Walter B. Brooks, of Baltimore County, James A. Gary, of Baltimore County, Richard Cromwell, of Baltimore County, George A. Von Lingen, of Baltimore City, and Skipwith Wilmer, of Baltimore City, being citizens of the United States and citizens of the State of Maryland, do hereby certify that we do, under and by virtue of the General Laws of this State authorizing the formation of corporations, hereby form a corporation under the name of "*The Merchants Club of Baltimore City.*"

We do further Certify, that the said corporation so formed is a corporation formed for the maintenance of a Club House for social purposes; that the term of existence of the said corporation is limited to forty years; and that the said corporation is formed upon the articles, conditions, and provisions, herein expressed, and subject in all particulars to the limitations, relating to corporations, which are contained in the General Laws of this State.

We do further Certify, that the operations of the said Corporation are to be carried on in the City of Balti-

more in the State of Maryland, and that the principal office of the said corporation will be located in said city.

We do further Certify, that said Corporation has no capital stock.

We do further Certify, that the said Corporation will be managed by a Board of nine Directors, and that Walter B. Brooks, Charles Goldsborough, J. Willcox Brown, W. Stuart Symington, William H. Blackford, Francis H. Hambleton, Frank T. Redwood, Andrew Reid and Dwight D. Mallory are the names of the Directors who will manage the concerns of the said corporation for the first year.

IN WITNESS WHEREOF, we have hereunto set our hands and seals, this fifteenth day of February, in the year eighteen hundred and eighty-six.

	WALTER B. BROOKS,	[SEAL]
	JAMES A. GARY,	[SEAL]
Witness,	RICHARD CROMWELL,	[SEAL]
JNO. T. MADDUX.	GEORGE A. VON LINGEN,	[SEAL]
	SKIPWITH WILMER,	[SEAL]

STATE OF MARYLAND,

BALTIMORE CITY, *to wit*:

Before the subscriber a Justice of the Peace of the State of Maryland, in and for the City of Baltimore, personally appeared on this fifteenth day of February,

CONSTITUTION.

CONSTITUTION.

I.

This Club shall be called "THE MERCHANTS CLUB OF BALTIMORE CITY."

II.

MEETINGS OF CLUB.

There shall be a *general meeting* of the Club, to be held at the Club house, on the first Tuesday of May in every year, of which due notice shall be given.

Special meetings of the Club may be held at the call of the President, on notice to each member five days in advance, and shall be called by the President whenever fifteen (15) members shall make written application therefor, the same notice being given.

At the annual meeting ten (10) per cent. of the members shall constitute a quorum. At any special meeting twenty-five (25) per cent. of the members shall be necessary to constitute a quorum.

Notice of the annual meeting shall be mailed by the Secretary to each member of the Club, at least five (5) days before the time of holding the meeting.

Notice of special meetings shall be mailed to each member and posted on the bulletin board at least three (3) days before such meeting: and the purpose of the meeting shall be stated in such notice.

III.

BOARD OF DIRECTORS.

The entire management of the concerns of the Club shall be entrusted to a Board of Directors consisting of nine (9) members.

The Board of Directors, who shall be elected at the annual meeting in 1887, shall at their first meeting after said election, divide themselves by lot into three equal classes. The members of first class shall serve for one year; the members of the second class for two years; and the members of the third class for three years. And annually, thereafter, there shall be elected three Directors, to fill the place of those whose terms expire and to serve for three years. Directors whose terms have expired, shall be eligible for re-election.

Nominating Committee.—A committee, to nominate Directors for the ensuing year, shall be appointed by the Board of Directors at its meeting next preceding the annual meeting. Such committee shall consist of five (5) members of the Club, not Directors, whose duty it shall be to recommend the names of persons

to serve as Directors, and to have the names so recommended placed on the Bulletin of the Club at least ten days previous to the annual meeting. And no member of the Club shall be eligible for election as a Director, unless his name shall have been posted on the Bulletin of the Club for at least five days previous to such annual election, and such nomination shall have the signatures of five (5) or more regular members of the Club.

All elections shall be by ballot. The President or presiding officer of the meeting, at which there shall be an election, shall appoint three inspectors, whose duty it will be to collect the ballots and count them, and those candidates having a majority of votes shall be declared elected, and shall enter upon their duties at once. Voting by proxy will not be permitted.

Meetings of Directors.—The Board shall hold regular monthly meetings. Special meetings may be called by the President or by three (3) members of the Board. At least one day's notice must be sent, by mail, or given, to each member of the Board of all regular and special meetings, and in the case of special meetings, the object of the meeting shall be stated in the notice. Four (4) members of the Board shall constitute a quorum.

Powers and Duties of Directors.—1st. The Directors shall exercise all the powers of the Club, subject to the Constitution and By-Laws.

2nd. They shall appoint or elect annually from their own number, to serve for one year—

A President,

A Treasurer,

A Vice-President,

A Secretary,

and two members of the House Committee. A third member of the House Committee shall be chosen by the Directors from the members of the Club, outside of the Board.

3rd. They shall fill all vacancies, occurring in their own number, or in the officers, or committees, of the Club. Appointments to fill vacancies shall be for the remainder of the unexpired term.

4th. Any officer may be removed from office and any member whose conduct or character shall, in the opinion of the Directors, be detrimental to the best interests of the Club, may be dropped from the list of members by a vote of a majority of the Board of Directors.

5th. They shall secure a Club House and frame rules as to opening, closing, and for the government of the Club House, and for regulating the affairs and conduct of the Club generally. Such rules to be consistent with the Constitution and By-Laws of the Club.

6th. They shall elect, by Ballot, the members of the Club.

7th. The Board shall cause to be prepared, and presented at the annual meeting of the Club, a detailed statement of the financial condition of the Club, showing

its receipts and expenditures for the previous year, the number of members, and other matters of general interest to the Club.

IV.

METHOD OF ELECTING.

Members shall be elected by the Board of Directors by ballot.

Any two members, not Directors of the Club, may nominate a person for election as a member of the Club, by filing with the Secretary, a card on which the name and residence of the candidate, the date of the nomination, and the names of the two proposers shall be written. This card shall be posted on the Bulletin Board by the Secretary immediately on receiving it, and the candidate shall not be voted for until it has remained on the Bulletin Board at least seven days

No candidate shall be declared elected who receives two unfavorable votes. A rejected candidate shall not be again balloted for within six months after his rejection.

The Board of Directors may, at any regular meeting, by unanimous vote, invite any person to become a member of the Club.

The Board of Directors shall have power to limit the number of members of the Club, and to require an initiation fee if in their judgment necessary.

The Board of Directors shall have power to admit clerks or employees of members of the Club, to the

privileges of the Club House on such terms and subject to such regulations as the Board may make.

V.

DUES, PENALTIES, &C.

The amount of the annual dues shall be fixed, and made payable, as the Board may direct.

Whenever any member's dues shall be unpaid for thirty days, the Secretary shall send him a notice of the same by mail to his usual address, and if the dues remain unpaid for ten days thereafter, the Directors may direct the name of the member still in arrears to be placed on the Bulletin Board, and in thirty days thereafter, if the dues are still unpaid, the membership of such person shall cease.

Any member, forfeiting his membership, may be re-instated by a unanimous vote of the Board of Directors.

VI.

INTRODUCTION OF STRANGERS.

Strangers, residing twenty miles from the city, or who have, within three months, come to reside in the city, may be introduced by a member, who shall record in the invitation book, to be provided by the Secretary, the name, residence, address in the city and date of intro-

duction, but such introduction will not confer the right to revisit the Club House, unaccompanied by a member, unless a written invitation shall have been first given by the Secretary. And no invitation shall be issued by the Secretary, in any case, if objected to by three Directors or by the House Committee.

VII.

COMPLAINTS.

All complaints and all suggestions as to the management of the Club shall be made in writing to the House Committee.

VIII.

RESIGNATIONS.

Resignations of office, or of membership must be in writing and addressed to the Board.

No resignation of membership shall be accepted until the member tendering the same shall have paid his entire indebtedness to the Club.

IX.

AMENDMENTS.

Amendments to the Constitution may be proposed by the Board of Directors, or by any twelve (12) members

of the Club, by sending a printed copy thereof, and of the Article, to the members of the Club.

Any such proposed amendment shall be posted conspicuously in the rooms of the Club for at least one month, during which period the members may vote upon the same by written or printed ballot signed with the name of the voter, and addressed to the Secretary. At the end of that period, the Board of Directors shall count the votes and declare the result. But no amendment shall be passed which does not receive affirmative votes to the number of one-third ($\frac{1}{3}$) of the members of the Club, and a majority of the votes cast.

Amendments, copies of which have been sent to the members and posted conspicuously in the Club, for three weeks, before any annual meeting of the Club, may be adopted by a three-fourths ($\frac{3}{4}$) *viva voce* vote of such meeting.

X.

CONSTITUTIONAL QUESTIONS.

In respect to all questions of Construction of the Constitution, By-Laws and Rules, the decision of the Board of Directors, once made, shall control.

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BY-LAWS.

BY-LAWS.

ORGANIZATION.

The Board of Directors shall convene as soon as possible, after each annual election, and shall duly organize by the appointment from their own number of a President, Vice-President, Secretary and Treasurer. A House Committee shall also be appointed, the latter to consist of two gentlemen from the Board, and one from the members of the Club, not a Director.

MEETINGS.

Regular meetings of the Board of Directors shall be held on the first Tuesday of every month.

SECRETARY.

The Secretary shall keep a careful record of all meetings, in a book to be kept for the purpose, and at every meeting, shall read the minutes of the previous meeting before proceeding to business.

He shall give to each Director at least one day's notice in writing of each meeting.

He shall have the custody of the Constitution, and of all the valuable papers belonging to the Club.

He shall attend to the correspondence of the Club, and issue proper cards of invitation at the request of members, &c. At the annual meeting in May of every year, he shall present a synopsis of the important transactions of the Board for the year, ending on the first Tuesday in May.

TREASURER.

The Treasurer shall attend to the collection of all subscriptions, fees, and all monies due to the Club, and deposit same in such Bank as the Board may direct, to the credit of the Club, and keep a regular account thereof.

He shall make a monthly report of his collections and payments to the regular monthly meeting of the Board.

He shall pay only such drafts and accounts as are approved by at least one member of the House Committee.

HOUSE COMMITTEE.

The House Committee shall have supervision and jurisdiction over the internal economy and regulations of the Club.

They shall be charged with the enforcement of all rules, and with the employment and control of all employees of the Club.

They shall purchase, or superintend and control the purchasing, of all equipments and supplies, for the Club, and regulate the prices of articles sold in the Club. No member of the committee shall be personally interested in any purchase made for the Club.

They shall keep a record of their proceedings and make monthly reports to the Board of the same.

INITIATION.

The Initiation Fee shall be Twenty-five Dollars.

DUES.

The annual dues shall be Thirty Dollars. The subscription year terminates on the 30th day of April in each year. Every new member, on joining the Club, shall pay, in advance, his initiation fee, and also his dues, at the rate of two dollars and fifty cents (\$2.50) per month, for the balance of the current subscription year.

VIOLATION OF RULES.

Any violation of the By-laws or of the House Rules will render the member amenable to the action of the Board of Directors, who at their discretion may, by a

two-thirds vote of their number, suspend or expel the member thus offending.

AMENDMENTS, ETC.

The By-Laws can be altered or amended, at any meeting of the Board of Directors, by a two-thirds vote of the whole Board.

HOUSE RULES.

1. The Club House shall be open for the reception of members daily, except Sunday, from 8 A. M. until 6 P. M.

2. Private Dining Rooms cannot be assigned to parties numbering less than three persons.

3. Servants cannot be sent out of the house on errands for members.

4. No gratuities to servants can be allowed.

5. No person shall take away from the Club House any newspaper, pamphlet, book or other article belonging to the Club.

6. Furniture or other property of the Club, broken or injured, must be paid for.

7. Smoking in the Public Dining Room, on the second floor, is prohibited.

8. Intoxication in the Club House shall be cause for expulsion.

9. The Steward is not authorized to keep any account with members of the Club.

10. No service, such as tableware, china, cutlery, silverware or linen, shall be taken or sent from the Club under any circumstances.

11. No resident of the city shall be admitted to the Club House unless accompanied by a member. No resident of the city, however, who is not a member, shall *frequent* the Club House under any circumstances. Cards of invitation will be issued to non-residents, by the Secretary, at the request of a member.

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LIST OF MEMBERS.

MEMBERS.

1886.	ABELL, EDWIN F.	Sun Office.
1886.	AGNUS, FELIX.	American Office.
1886.	ALLMAND, JOHN O'G.	406 Water St.
1887.	AMMIDON, DANIEL C.	31 S. Frederick St.
1894.	ANCKER, WALTER W.	9 W. Lafayette Ave.
1894.	ANDREWS, GEORGE S.	201 E. Baltimore St.
1886.	ANDREWS, R. SNOWDEN.	201 E. Baltimore St.
1894.	ARMIGER, JAMES R.	31 E. Baltimore St.
1894.	ARMSTRONG, JAMES.	115 Concord St.
1886.	ARMSTRONG, THOMAS.	115 Concord St.
1886.	ATKINSON, WILLIAM G.	5 S. Gay St.

1894.	BABSON, A. D.	227 E. German St.
1893.	BAETJER, EDW. J.	205 E. German St.
1894.	BAKER, J. B.	524 Equitable Building.
1894.	BALDWIN, FRANK G.	9-11 Hanover St.
1886.	BALDWIN, WM. H., JR.	Maryland Savings Bank.
1889.	BARTLETT, B. LEWIS.	German & Calvert Sts.
1886.	BARTLETT, DAVID L.	German & Calvert Sts.
1886.	BARTLETT, EDW. L.	German & Calvert Sts.
1892.	BARTLETT, JOHN F.	German & Calvert Sts.
1886.	BARTON, RANDOLPH.	207 N. Calvert St.

1894.	BASSHOR, C. HAZELTINE.	28 Light St.
1886.	BASSHOR, THOMAS C.	28 Light St.
1894.	BATES, JAMES O.	13 E. Baltimore St.
1886.	BAUGHMAN, L. VICTOR.	Frederick, Md.
1890.	BECHHOFFER, ALEX.	1 E. Baltimore St.
1894.	BELT, EUGENE N.	606 E. Lombard St.
1887.	BENT, LUTHER S.	Steelton, Pa.
1894.	BIDDLE, D. H.	203 E. Baltimore St.
1887.	BLACK, H. CRAWFORD.	Chamber of Commerce.
1887.	BLACK, JOHN.	109 South St.
1892.	BLACKBURN, C. P.	237 Commerce St.
1886.	BLACKFORD, WM. H.	10 South St.
1891.	BLACKWELL, GEORGE J.	229 E. German St.
1889.	BLACKWELL, JOSIAH L.	229 E. German St.
1894.	BLAKE, CHARLES D.	1113 Park Ave.
1894.	BLAKISTONE, GEORGE.	44 South St.
1887.	BLAKISTONE, T. WALLIS.	44 South St.
1894.	BLAND, JOHN R.	10 Hopkins Place.
1894.	BLAXTER, GEORGE H.	Neal Building.
1886.	BOGGS, F. HENRY.	22 E. Lexington St.
1894.	BOND, B. FRANK.	B. & O. Central Building.
1886.	BOND, NICHOLAS P.	834 Equitable Building.
1894.	BOONE, C. H.	Water & Gay Sts.
1894.	BOONE, DANIEL A.	112 E. German St.
1887.	BOOTH, ALFRED E.	727 S. Wolfe St.
1892.	BOSLEY, WM. H.	Fayette & North Sts.
1886.	BOWDOIN, W. GRAHAM.	Balto. & Calvert Sts.
1886.	BOWIE, ODEN.	Mad. Ave. & Druid Hill Ter.
1894.	BRADY, J. W. S.	210 South St.

1891.	BRANTLEY, WM. T.	12 St. Paul St.
1894.	BRAUNS, HENRY.	Charles & Lexington Sts.
1886.	BRESEE, OSCAR F.	213 E. German St.
1894.	BRESEE, JR., OSCAR F.	213 E. German St.
1894.	BRIGGS, P. W.	44 South St.
1886.	BROOKS, WALTER B.	21 S. Gay St.
1886.	BROOKS, JR., WALTER B.	21 S. Gay St.
1886.	BROWN, ALEXANDER.	Balto. & Calvert Sts.
1886.	BROWN, FRANK.	230 N. Charles St.
1886.	BROWN, J. WILLCOX.	South & German Sts.
1894.	BROWN, MARTIN B.	1416 Harlem Ave.
1886.	BRUCE, EDW. B.	305 E. Lombard St.
1886.	BRUNE, FREDERICK W.	222 St. Paul St.
1889.	BUCKLEY, LEANDER J.	B. & O. Central Bldg.
1887.	BURNS, FINDLEY H.	31 S. Howard St.
1887.	BURNS, FRANCIS.	827 N. Charles St.
1886.	BURNS, WILLIAM F.	Eutaw Savings Bank.
1894.	BURROWS, JOHN.	10 S. Charles St.

1886.	CAHN, BERNARD.	415 N. Holliday St.
1889.	CAMPBELL, J. VERNON.	Equitable Building.
1892.	CAPRON, RICHARD J.	Roland Park.
1886.	CAREY, JOHN E.	17 W. German St.
1887.	CAREY, THOMAS K.	26 Light St.
1890.	CARLTON, HOWARD.	44 South St.
1887.	CARROLL, WILLIAM S.	Hopkins Place.
1886.	CATOR, ROBINSON W.	9-11 W. Baltimore St.
1894.	CLARK, HENRY.	22 S. Howard St.

1889. CLENDENIN, JR., JOS. Keyser Building.
 1894. CODD, EDW. J. 700-708 S. Caroline St.
 1894. COFFIN, CHARLES E. Muirkirk Furnace, Md.
 1886. COHEN, MENDES. 825 N. Charles St.
 1888. COLE, ALAN. 13 S. Charles St.
 1886. COLSTON, FREDERICK M. 216 E. Baltimore St.
 1894. COMPTON, BARNES. Naval Officer, Balto.
 1887. CONKLIN, DANIEL E. 21 W. Saratoga St.
 1891. CONNETT, ALBERT N. 17 W. Mt. Royal Ave.
 1894. COOK, JR., J. H. 9 South St.
 1886. COTTMAN, J. HOUGH. 41 S. Holliday St.
 1886. COWEN, JOHN K. B. & O. Central Building.
 1894. CRANWELL, THOMAS G. 10 Post Office Ave.
 1893. CRAWFORD, WM. C. 309 Exchange Place.
 1888. CRENSHAW, WM. G. 306 Water St.
 1886. CROMWELL, RICHARD. 203 E. Lombard St.
 1886. CROMWELL, JR., RICHARD. 203 E. Lombard St.
 1888. CROMWELL, W. KENNEDY. 203 E. Lombard St.
 1892. CROOK, E. D. 301 N. Howard St.
 1886. CROSS, E. J. D. B. & O. Central Building.
 1886. CROSS, W. IRVINE. B. & O. Central Building.
 1890. CROWTHER, WILLIAM B. Equitable Building.
 1886. CUSHING, JOSEPH M. 34 W. Baltimore St.
-
1886. DARRELL, CHARLES. 116 Commerce St.
 1894. DAVIDSON, C. Y. 7 N. Liberty St.
 1891. DAVIDSON, ROB'T C. Equitable Building.
 1894. DAVIDSON, WM. B. 10 South St.

1886.	DAVIS, AUGUSTUS G.	Howard & German Sts.
1886.	DAVIS, HENRY G.	213 E. German St.
1894.	DAWSON, WM. H.	Marine Bank Building.
1894.	DEAN, TUNIS S.	Academy of Music.
1886.	DEFORD, B. FRANK.	Calvert & Lombard Sts.
1886.	DEFORD, THOMAS.	Calvert & Lombard Sts.
1886.	DENISON, JOHN M.	1024 N. Charles St.
1894.	DEVRIES, CHRISTIAN.	Bank of Balto. Bldg.
1892.	DICKEY, C. H.	309 E. Saratoga St.
1886.	DICKEY, WM. J.	17 W. German St.
1886.	DIXON, ISAAC H.	29-31 S. Charles St.
1894.	DONNELLY, WILLIAM J.	34 South St.
1886.	DOUGLAS, H. T.	Equitable Building.
1893.	DULANY, JOHN M.	8 E. Baltimore St.

1886.	EASTER, STEWART P.	23 E. Baltimore St.
1892.	ELLCOTT, THOS. P.	204 Spears' Wharf.
1889.	ELLIOTT, WARREN G.	Wilmington, N. C.
1891.	ELLIS, HERMAN.	211 N. Sharp St.
1891.	ELY, ALFRED.	8 W. Baltimore St.
1886.	EMMART, ADOLPHUS D.	206 Park Ave.
1894.	ESCHWEGE, HENRY T.	32 Beaver St., N. Y.
1894.	EVANS, DAVID E.	7 Harrison St.
1894.	EVANS, WILLIAM H.	204-218 E. York St.

1894.	FARBER, H. J.	37 Hopkins Place.
1894.	FARBER, WILLIAM C.	37 Hopkins Place.

1894.	FERGUSON, JAMES D.	Equitable Nat. Bank.
1887.	FISHER, CHARLES D.	Chamber of Commerce.
1893.	FISHER, HARRY.	411 Water St.
1894.	FITZGERALD, DELANO S.	Maryland Club.
1894.	FITZGERALD, THOMAS.	Camden Station.
1887.	FOARD, JOSEPH R.	11 S. Gay St.
1886.	FOSTER, REUBEN.	520 Light St. Wharf.
1894.	FRICK, J. SWAN.	44 South St.
1894.	FURST, FRANK A.	44 South St.

1894.	GAIL, GEO. W.	Charles & Barre Sts.
1892.	GANS, EDGAR H.	616 Equitable Building.
1894.	GARDINER, ASA B.	220 E. Preston St.
1886.	GARRETT, ROBERT.	11 South St.
1886.	GARY, E. STANLEY.	106 W. German St.
1886.	GARY, JAMES A.	106 W. German St.
1894.	GAULT, MATTHEW.	700-716 W. Pratt St.
1894.	GEORGE, JOHN C.	Marine Bank Building.
1892.	GEORGE, JOSIAS J.	210 E. Lombard St.
1891.	GEORGE, SAMUEL E.	210 E. Lombard St.
1888.	GIBBS, JOHN S.	2303 Boston St.
1887.	GIBNEY, G. FRANK.	110 South St.
1886.	GILL, JOHN.	German & Calvert Sts.
1893.	GILL, WM. D.	Aliceanna & President Sts.
1887.	GILMOR, WILLIAM.	3 E. Lexington St.
1887.	GILPIN, HENRY B.	34 Light St.
1893.	GITTINGS, ERNEST.	German & Calvert Sts.
1894.	GITTINGS, JOHN S.	North & Fayette Sts.

1886.	GLENN, JOHN M.	12 St. Paul St.
1894.	GOLDSMITH, JR., R. H.	Balto. & Charles Sts.
1886.	GODBY, ALEX. J.	Chamber of Commerce.
1886.	GOLDSBOROUGH, CHARLES.	41 S. Gay St.
1886.	GORDON, BASIL B.	14 E. Franklin St.
1886.	GORDON, DOUGLAS H.	"Evening News."
1887.	GORMAN, WM. H.	Keyser Building.
1887.	GORTER, ALBERT L.	Equitable Building.
1894.	GRACE, J. W.	209 W. Fayette St.
1886.	GRAFFLIN, GEO. W.	36 S. Holliday St.
1886.	GRAFFLIN, WM. H.	36 S. Holliday St.
1891.	GRASTY, CHARLES H.	"Evening News."
1894.	GRIEVES, E. W.	Camden Station.

1888.	HAGERTY, GEO. K.	30 S. Calvert St.
1889.	HAGERTY, JAMES R.	30 S. Calvert St.
1887.	HAGERTY, JAMES S.	30 S. Calvert St.
1894.	HAGERTY, O. P.	30 S. Calvert St.
1894.	HAGERTY, SUMMERFIELD.	30 S. Calvert St.
1886.	HALL, JOHN W.	Consolidated Gas Co.
1886.	HALL, ROB'T C.	36 S. Holliday St.
1886.	HALL, THOMAS W.	Fidelity Building.
1886.	HAMBLETON, FRANCIS H.	19 South St.
1886.	HAMBLETON, FRANCIS S.	9 South St.
1886.	HAMBLETON, JOHN A.	9 South St.
1886.	HAMBLETON, T. EDWARD.	9 South St.
1887.	HAMILTON, S. MARLAND.	8 South St.
1894.	HANNA, HUGH B.	1416 N. Charles St.

1886.	HANSON, JOHN W.	10 South St.
1886.	HARRIMAN, HORACE M.	33 S. Gay St.
1894.	HARVEY, ALEX.	Preston & Jones' Falls.
1886.	HARVEY, JOSHUA G.	West. National Bank.
1894.	HARVEY, W. EWING.	932 N. Charles St.
1886.	HARVEY, WM. P.	355 North St.
1894.	HAUCK, GEO. F. M.	Shryock's Wharf.
1886.	HAYWARD, THOMAS J.	205 E. German St.
1887.	HAZLEHURST, FRANCIS.	1 E. Mt. Royal Ave.
1886.	HEALD, EDWARD C.	Chamber of Commerce.
1894.	HECHT, A. H.	44 South St.
1894.	HEINEKAMP, JR., WM.	6 E. Baltimore St.
1887.	HENDERSON, CHARLES F.	1245 N. Broadway.
1894.	HENNEGAN, W. H.	13 E. Baltimore St.
1894.	HEYWARD, JAMES F.	Carroll Av. & York Rd.
1892.	HIGHT, CLARENCE B.	Chamber of Commerce.
1886.	HILKEN, HENRY G.	5 S. Gay St.
1886.	HILL, NICHOLAS S.	813 N. Charles St.
1887.	HOBLITZELL, OLIVER.	Chamber of Commerce.
1886.	HODGES, JAMES.	23 Hanover St.
1894.	HODGES, WM. H.	100 E. North Ave.
1894.	HOFFMANN, JR., WM. G.	Gay & Lombard Sts.
1886.	HOLLOWAY, JOHN Q. A.	1402 Madison Ave.
1894.	HOMER, C. C.	Second National Bank.
1894.	HOOD, J. M.	Hillen Station.
1894.	HOOPER, HERBERT.	Hanover & Baltimore Sts.
1886.	HOOPER, THEODORE.	26 S. Frederick St.
1887.	HOOPER, THEODORE L.	1130 N. Calvert St.
1887.	HOOPER, THOS. A.	219 E. German St.

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| 1889. | HOPKINS, JR., GERARD T. | 121 Commerce St. |
| 1886. | HOPKINS, J. SETH. | 18 E. Baltimore St. |
| 1886. | HOPKINS, LEWIS N. | City Hall. |
| 1894. | HORAN, PATRICK. | 303 N. Charles St. |
| 1892. | HORNER, JOSEPH D. | 210 N. Liberty St. |
| 1891. | HOUSE, JR., WM. A. | Druid Hill Ave. nr. Retreat St. |
| 1893. | HOWARD, CHARLES M. | 700 Equitable Bldg. |
| 1892. | HOWARD, JOHN D. | German and South Sts. |
| 1894. | HOWARD, WILLARD. | Exchange Bank Bldg. |
| 1894. | HOWELL, CHARLES L. | 215 E. German. |
| 1887. | HOWLAND, EDWIN. | 441 North St. |
| 1886. | HUMRICHOUSE, WM. H. | 110 Commerce St. |
| 1886. | HURST, JOHN E. | 20 Hopkins Pl. |
| 1892. | HUTTON, G. M. | 838 Hollins St. |
| 1894. | HYATT, EDWARD. | Fidelity Building. |
| 1886. | HYDE, SAMUEL N. | 108 W. North Ave. |
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| 1894. | INGRAM, JOHN M. | Andre & Beason Sts. |
| 1894. | IRVING, ANDREW. | 303 Exchange Pl. |
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| 1886. | JACKSON, EDW. A. | 405 Exchange Pl. |
| 1894. | JACKSON, LLOYD L. | Hopkins Pl. |
| 1894. | JACKSON, WILBUR F. | Continental Nat. Bank. |
| 1886. | JAMES, HENRY. | 921 Aliceanna St. |
| 1886. | JAMES, NATHANIEL W. | 921 Aliceanna St. |
| 1894. | JAMES, NORMAN. | 921 Aliceanna St. |

1894. JANNEY, THOMAS. Stevenson, Baltimore Co.
 1886. JENKINS, E. AUSTIN. Firemen's Bldg.
 1887. JENKINS, F. DE SALES.
 Care of Brown, Shipley & Co., London, Eng.
 1886. JENKINS, GEORGE C. 212 Water St.
 1894. JENKINS, I. HILLEN. German & Calvert Sts.
 1886. JENKINS, JR., JOS. W. 212 Water St.
 1886. JENKINS, MICHAEL. 212 Water St.
 1890. JENKINS, SPAULDING L.
 1888. JOHNSON, J. HEMSLEY. 206 Courtland St.
 1894. JOHNSON, WM. W. 49 S. Gay St.
 1886. JOHNSTON, BARTLETT S. 237 E. German St.
 1894. JOHNSTON, THOMAS. 219 South St.
 1894. JONES, ANDREW D. 9-11 Hanover St.
 1889. JONES, JR., CHAS. H. 33 S. Gay St.
 1890. JONES, E. BRADLEY. 1724 N. Calvert St.
 1894. JONES, GEORGE F. 327-331 Warren Ave.
 1888. JONES, GEORGE W. 11 S. Gay St.
 1894. JONES, T. BARTON. 7 E. Chase St.
1894. KECK, J. L. Cincinnati, O.
 1892. KEHRHAHN, O. G. H. E. 520 Equitable Bldg.
 1886. KERR, CHAS. G. 532 Equitable Bldg.
 1886. KEYSER, HENRY B. 602 Lombard St.
 1886. KEYSER, H. IRVINE. 205 E. German St.
 1890. KEYSER, R. BRENT. 205 E. German St.
 1886. KING, ADAM E. 15 W. Franklin St.

1886. KIRK, JR., HENRY C. 106 E. Baltimore St.
 1894. KLINGSTEIN, GEO. 319 N. Charles St.

1886. LACY, BENJAMIN. 108 W. German St.
 1886. LATROBE, FERDINAND C. 203 St. Paul St.
 1886. LAUTS, HENRY. 227 E. German St.
 1894. LAURENSEN, C. P. Vansant Bldg.
 1888. LEE, CHARLES O'D. 11-12 Donnell Bldg.
 1888. LEE, COLUMBUS O'D. 11-12 Donnell Bldg.
 1888. LEE, J. HARRY. 33 S. Gay St.
 1886. LEFTWICH, ALEXANDER T. 211 S. Charles St.
 1894. LEVERING, LEONARD M. 107 Commerce St.
 1894. LILLY, ALONZO. 108 E. Baltimore St.
 1894. LILLY, JR., ALONZO. 108 E. Baltimore St.
 1894. LILLY, LUDLOW. 108 E. Baltimore St.
 1886. LINGEN, GEO. A. VON. 5 S. Gay St.
 1887. LONEY, HENRY D. 18 E. Lexington St.
 1889. LOGEMAN, HENRY C. 206 St. Paul St.
 1894. LORD, CHARLES K. B. & O. Central Bldg.
 1886. LOWNDES, CHARLES D. 208 E. German St.
 1887. LOWNDES, LLOYD. Cumberland, Md.
 1892. LÜRMAN, GUSTAV W. 10 South St.
 1886. LÜRMAN, THEODOR G. 100 S. Gay St.
 1889. LYON, J. CRAWFORD. 6 South St.

1886. MACGILL, CHARLES C. 214 Commerce St.
 1886. MACGILL, PATRICK H. 214 Commerce St.

1886. MACGILL, RICHARD G. 214 Commerce St.
 1894. MACKALL, CHARLES. Chamber of Commerce.
 1886. MALLORY, DWIGHT D. 22 Light St.
 1886. MALLORY, JEREMIAH D. 22 Light St.
 1894. MALSTER, WM. T. Columbian Iron Works.
 1891. MARBURG, ALBERT. 423 S. Charles St.
 1886. MARBURG, THEODORE. 45 Broadway, N. Y.
 1887. MARBURG, WM. A. 423 S. Charles St.
 1887. MARBURY, WM. L. 12 St. Paul St.
 1894. MARTINE, G. H. 815 St. Paul St.
 1894. MASON, SAMUEL C. 17-23 E. Pratt St.
 1894. MATTHEWS, H. C. Canton Av. & Albemarle St.
 1886. MAYER, CHAS. F. B. & O. Central Building.
 1891. McALLISTER, F. W. 3 N. Charles St.
 1886. McATEE, WALTER B. Chamber of Commerce.
 1894. McCOY, H. K. 106 E. German St.
 1888. McCOY, WM. T. W. 11 Firemen's Building.
 1886. McCOMAS, H. CLAY. 536 Light St.
 1894. McCOMAS, O. P. 1019 N. Charles St.
 1887. McDONALD, JOHN B. South & Lombard Sts.
 1888. McHENRY, JOHN. German and Calvert Sts.
 1894. McINTYRE, W. W. 16 S. Holliday St.
 1893. McLARAN, PERCY B. 203 E. Baltimore St.
 1892. McSHANE, JAMES E. 441 North St.
 1887. McSHERRY, RICH'D M. 14 E. Lexington St.
 1889. MEEHAN, THOS. J. 407 Water St.
 1889. MEEKINS, LYNN R. American Office.
 1886. MEREDITH, GILMOR. 44 South St.
 1894. MERRYMAN, D. B. Charles & German Sts.

1890.	MICKS, HENRY R.	11 N. Liberty St.
1886.	MIDDENDORF, J. W.	213 E. German St.
1886.	MIDDLETON, JOHN I.	14 E. Mt. Vernon Place.
1887.	MILLER, DANIEL.	28 Hopkins Place.
1889.	MILLER, J. H.	9 St. Paul St.
1886.	MONTAGUE, WM. I.	18 South St.
1891.	MORDECAI, J. RANDOLPH.	15 Firemen's Bdg.
1887.	MORRISON, J. FRANK.	15 South St.
1890.	MORRISON, ROBERT D.	Equitable Building.
1886.	MORTON, RICHARD.	3-5 E. German St.
1894.	MORTON, JR., RICHARD.	3-5 E. German St.
1887.	MULLER, LOUIS.	Gay & Lombard Sts.
1886.	MUNNIKHUYSEN, HOWARD.	Equitable Bdg.
1891.	MURDOCH, DAVIES.	229 E. German St.
1894.	MURPHY, FRANK K.	44 W. Baltimore St.
1887.	MYER, ALBERT T.	514 West Falls Ave.

1886.	NEWCOMER, BENJAMIN F.	13 South St.
1889.	NEWCOMER, WALDO.	403 Water St.
1894.	NEWBOLD, DAVID M.	116 Hanover St.
1888.	NITZE, CHARLES.	11 South St.
1886.	NORRIS, ISAAC T.	920 Madison Ave.
1886.	NORRIS, J. OLNEY.	Chamber of Commerce.

1891.	OBER, ALBERT G.	415 Water St.
1894.	OBER, CHARLES K.	33 S. Gay St.
1886.	OBER, GUSTAVUS.	26 South St.

1886.	OBER, JOHN K.	33 S. Gay St.
1886.	OBER, ROBERT.	33 S. Gay St.
1889.	OEHM, CHAS. H.	5 W. Baltimore St.
1894.	OFFUTT, MILTON W.	100 E. Lexington St.
1894.	OGDEN, W. B.	Brooklandville, Balto. Co., Md.
1887.	OLER, WESLEY M.	230 Equitable Bdg.
1887.	OLIVER, WM. B.	213 E. German St.
1886.	OREM, W. MORRIS.	5 E. Lexington St.
1894.	ORRICK, HENRY A.	241 E. German St.
1891.	OSBURN, CARTER G.	203 E. German St.

1894.	PAGE, T. L.	Ocean City, Md.
1894.	PAGE, WM. C.	Stock Exchange Building.
1887.	PAGON, WM. H.	9-11 W. Baltimore St.
1886.	PAINE, CLINTON P.	203 E. Baltimore St.
1886.	PARKER, OLIVER A.	201 S. Charles St.
1894.	PARMLY, ELEAZAR.	9 St. Paul St.
1894.	PARR, CHARLES E.	219 South St.
1886.	PARR, HENRY A.	44 South St.
1887.	PATTERSON, GEO. F.	Donnell Building.
1894.	PEARD, F. F.	News Office.
1894.	PENNIMAN, E. J.	17 South St.
1892.	PENNINGTON, HARRY.	208 E. German St.
1886.	PENNINGTON, JOSIAS.	44 South St.
1887.	PENNINGTON, WM. C.	South & Water Sts.
1887.	PERIN, NELSON.	Equitable Building.
1886.	PEROT, WM. H.	33 S. Gay St.
1886.	POPPLEIN, GEO. J.	Lombard & Hanover Sts.

1892. POST, A. H. S. German & Calvert Sts.
 1891. PIERCE, JR., JOSIAH. 918 Equitable Building.
 1892. PITCHER, J. REESE. 14 E. Lexington St.
 1886. PRESTON, J. ALEXANDER. Law Building.
 1894. PRESTON, JAMES H. 220 St. Paul St.
 1886. PRICE, BENJAMIN. Keyser Building.
1888. RAMSAY, JOHN B. Nat. Mechanics Bank.
 1888. RAMSAY, ROBERT. Donnell Building.
 1886. RANDALL, BLANCHARD. Cham'r of Commerce.
 1894. RASIN, R. W. L. Chamber of Commerce.
 1886. REDWOOD, FRANK T. 208 E. German St.
 1886. REED, WILLIAM. 3-5 E. German St.
 1891. REEVES, CHARLES H. 304 Water St.
 1886. REID, ANDREW. Exchange Place & South St.
 1887. RENSHAW, WILLIAM. 1201 N. Charles St.
 1886. REUTER, CHARLES. 22 Light St.
 1894. RICHARDS, M. V. B. & O. Central Building.
 1894. ROBERTS, JR., CHAS. B. 6 E. Lombard St.
 1889. ROBERTS, JOHN B. 25 Hopkins Place.
 1887. ROBINSON, EDWARD A. 217 South St.
 1890. ROBSON, ARTHUR W. 133 E. Baltimore St.
 1887. ROCHE, JOHN. 107 South St.
 1888. ROLLINS, THORNTON. 415 Water St.
 1894. ROTHROCK, WM. H. 105 Light St.
 1889. ROWLAND, SAMUEL C. 6 South St.
 1891. ROWLEY, CHAS. W. 730 Equitable Building.

1887.	RUHSTRAT, CARL.	227 E. German St.
1894.	RUSSELL, ALEXANDER H.	535 Columbia Av.
1886.	RYLAND, JR., SAMUEL P.	21 S. Gay St.
1893.	SAMS, CONWAY W.	206 Courtland St.
1886.	SANDERSON, W. COOK.	104 W. German St.
1886.	SANFORD, JOSEPH B.	21 S. Gay St.
1894.	SAVAGE, FRED. A.	Vansant Building.
1888.	SCHMEISSER, ERNST.	1 E. Barre St.
1889.	SCHMUCKER, SAMUEL D.	708 Fidelity Bldg.
1892.	SCOTT, J. BERNARD.	South & German Sts.
1886.	SEEMULLER, WM.	German & Calvert Sts.
1887.	SEGRAVE, WM. F.	415 Water St.
1894.	SELDEN, CHARLES.	Camden Station.
1894.	SETH, JOSEPH B.	100 E. Lexington St.
1888.	SHACKLEFORD, WM. T.	19 S. Holliday St.
1886.	SHAW, ALEXANDER.	406 Water St.
1894.	SHAW, FRANK T.	Custom House.
1886.	SHAW, JOHN K.	406 Water St.
1894.	SHIRLEY, HENRY.	5-7 S. Calvert St.
1888.	SHRIVER, ANDREW K.	106 W. Saratoga St.
1889.	SHRIVER, CLARENCE.	204 Light St.
1886.	SHRIVER, FREDERICK.	204 Light St.
1888.	SHRIVER, T. HERBERT.	Union Mills, Md.
1887.	SHRYOCK, THOMAS J.	Philpot & Thames Sts.
1894.	SHUFF, JOHN L.	American Building.
1894.	SISSON, HUGH.	North & Monument Sts.

1894.	SKINNER, H. G.	Foot E. Cross St.
1892.	SLAGLE, CHAS. W.	6 South St.
1886.	SLINGLUFF, CHAS. B.	Equitable Building.
1887.	SLINGLUFF, FIELDER C.	Fidelity Building.
1886.	SLINGLUFF, FRANK.	Equitable Building.
1889.	SLOAN, FISHER.	414 Light St.
1894.	SLOAN, FRANK B.	224 W. Monument St.
1886.	SLOAN, GEORGE F.	414 Light St.
1886.	SLOAN, JR., JAMES.	Farm. & Mer. Nat. Bank.
1894.	SLOAN, ROBERT N.	South & Lombard Sts.
1891.	SMALL, W. LATIMER.	York, Pa.
1886.	SMITH, A. WEBSTER.	602 E. Lombard St.
1889.	SMITH, CHAS. H.	29 S. Charles St.
1890.	SMITH, E. D.	17th & Callowhill Sts., Phila.
1886.	SMITH, FREDERICK H.	Equitable Building.
1894.	SMITH, JOSEPH P.	Carrollton Hotel.
1892.	SMITH, ORLAND.	B. & O. Central Building.
1886.	SMITH, WILLOUGHBY N.	Cham. of Commerce.
1894.	SMYSER, JAMES A.	4 Light St.
1894.	SPEDDEN, ROBERT M.	913-915 S. Broadway.
1892.	SPENCE, CHARLES R.	German & Calvert Sts.
1889.	SPENCER, J. H.	33 S. Gay St.
1891.	SPERRY, RICHARD B.	239 E. German St.
1888.	STABLER, JR., EDWARD.	Sun Office.
1887.	STANFORD, JR., THOS. H.	B. & O. Central Bdg.
1894.	STANLEY, CHAS. H.	401-403 Equitable Bdg.
1886.	STEBBINS, WALLACE.	111 E. German St.
1887.	STEWART, ARTHUR.	213 E. German St.

1894.	STOKES, BRADLEY T.	205 E. German St.
1892.	STUMP, WM. G. H.	220 Equitable Building.
1890.	SULLIVAN, FELIX R.	25 South St.
1886.	SUPPLEE, J. FRANK.	409 W. German St.
1886.	SUTRO, OTTO.	119 E. Baltimore St.
1892.	SYMINGTON, THOS. R.	23 South St.

1894.	TAYLOR, A. H.	Keyser Building.
1887.	TAYLOR, JACOB H.	21 S. Gay St.
1892.	TAYLOR, ROBERT.	225 E. German St.
1886.	TAYLOR, ROBERT A.	33 S. Gay St.
1886.	TAYLOR, ROBERT Q.	5 N. Calvert St.
1894.	TAYLOR, W. R.	225 E. German St.
1892.	THAYER, JR., J. B.	Chamber of Commerce.
1886.	THOM, DE COURCEY W.	11 South St.
1894.	THOM, H. R. MAYO.	417 Exchange Place.
1886.	THOMAS, DOUGLAS H.	Merchants' Nat. Bank.
1888.	THOMPSON, EDW. W.	Rialto Building.
1886.	THOMSEN, H. IVAH.	16-18 W. German St.
1894.	THOMSEN, JR., LAURENCE.	8 E. Lombard St.
1894.	TODD, FREDERICK C.	227 E. German St.
1894.	TONGUE, T. W.	211 St. Paul St.
1894.	TOUGH, LYTTLETON M.	13 E. Lombard St.
1892.	TROUP, CALVIN F.	213 E. German St.
1887.	TRUNDLE, W. BURNS.	301 St. Paul St.
1886.	TURNER, H. F.	105 S. Frederick St.
1887.	TYSON, JAMES W.	301 N. Charles St.

1886.	ULMAN, ALBERT J.	41 S. Gay St.
1894.	ULMAN, JACOB A.	41 S. Gay St.
1894.	VANDIVER, MURRAY.	27 P. O. Building.
1886.	VENABLE, RICHARD M.	205 E. German St.
1886.	VICKERY, H. G.	111 Light St.
1894.	WAGANDT, CHAS. L.	30 S. Calvert St.
1894.	WAGNER, MARTIN.	Canton Nat. Bank.
1894.	WALSH, FRANCIS P. K.	Md. Ave. & Oliver St.
1886.	WALTERS, EDWIN.	35 S. Gay St.
1886.	WALTERS, WM. T.	Chamber of Commerce.
1894.	WARFIELD, S. DAVIES.	U. S. Post Office.
1894.	WATERS, FRANCIS E.	626 West Falls Ave.
1894.	WATERS, JOHN.	23 E. Centre St.
1886.	WATTERS, WM. J. H.	9 W. Baltimore St.
1888.	WAYS, CHAS. E.	B. & O. Central Building.
1886.	WEBB, CHAS. A.	313 E. Pratt St.
1892.	WEBB, GEORGE R.	American Building.
1886.	WEBB, OSCAR E.	Commerce & Pratt Sts.
1890.	WELD, ALBERT H.	Keyser Building.
1890.	WELD, W. GEORGE.	222 St. Paul St.
1894.	WHITAKER, ROBERT.	South & Water Sts.
1886.	WHITE, CHAS. R.	44 South St.
1886.	WHITE, FRANCIS.	Gay & Lombard Sts.
1887.	WHITE, FRANCIS A.	Gay & Lombard Sts.

1893.	WHITE, J. G.	Equitable Building.
1887.	WHITE, MILES.	Gay & Lombard Sts.
1886.	WHITE, THOMAS H.	104 Commerce St.
1886.	WHITELOCK, GEORGE.	708 Fidelity Building.
1888.	WHITELY, J. HOLMES.	401 Exchange Place.
1887.	WHITELY, JAMES S.	403 Water St.
1888.	WHITNEY, JOSEPH C.	216 Water St.
1886.	WHITRIDGE, JOHN A.	245 E. German St.
1886.	WHITRIDGE, WM. H.	304 Equitable Bldg.
1886.	WILKINS, GEORGE C.	Calvert & Centre Sts.
1886.	WILKINSON, WALTER S.	224 Equitable Bdg.
1886.	WILLIAMS, HENRY.	2-8 Light St. Wharf.
1894.	WILLIAMS, JOHN SHELTON.	Richmond, Va.
1894.	WILLIAMS, R. GORDON.	16 South St.
1890.	WILLIAMS, THOMAS J.	33 S. Gay St.
1886.	WILLIAMS, WM. S. G.	33 S. Gay St.
1894.	WILLIS, GEORGE R.	213 Courtland St.
1891.	WILLSON, WM. B.	Chamber of Commerce.
1886.	WILMER, SKIPWITH.	207 N. Calvert St.
1886.	WILSON, WM. B.	216 E. Baltimore St.
1894.	WILSON, WM. S.	Ocean City, Md.
1886.	WINANS, ROSS R.	1217 St. Paul St.
1886.	WINCHESTER, WM.	306 Water St.
1889.	WINDER, E. L.	33 S. Gay St.
1894.	WOMBLE, JR., P. M.	Elliott & Patuxent.
1892.	WOOD, FRED. W.	Sparrow's Point, Md.
1894.	WOOD, P. BRYSON.	University Club.
1887.	WOOD, RUFUS K.	Sparrow's Point, Md.

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| 1889. | WOODS, DANIEL C. | 110 S. Gay St. |
| 1891. | WOODS, HIRAM. | 18 E. Lexington St. |
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| 1893. | YOUNG, CHARLES G. | 1425 Maryland Ave. |
| 1888. | YOUNG, LOUIS F. | 216 N. Calvert St. |
| | | |
| 1887. | ZELL, H. S. | 32 South St. |

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